Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

### **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Angela First name	First name
	identification (for example, your driver's license or	Frances	
	passport).	Middle name	Middle name
	Bring your picture identification to your meeting	Roberts Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>8403</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number	<b>9</b> xx - xx	<b>9</b> xx - xx

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Document Roberts Angela Frances Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names	Business name  Business name  EIN  EIN	I have not used any business names or EINs.  Business name  Business name  EIN  EIN
5. Where you live	4027 Prescott Ave Number Street	If Debtor 2 lives at a different address:  Number Street
	Lyons IL 60534  City State ZIP Code  COOK  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	Number Street  P.O. Box  City State ZIP Code	P.O. Box  City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1 Angela Frances

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Case Number (if known)

The aboutous files	Charles	ne (Ear a briaf description	of each soo Nation 5	Peguired by 11 II C C C 240/b) for	Individuals		
<ol> <li>The chapter of the Bankruptcy Code you</li> </ol>				Required by 11 U.S.C. § 342(b) for a page 1 and check the appropriate			
are choosing to file under	■ Chap	<ul><li>■ Chapter 7</li><li>□ Chapter 11</li><li>□ Chapter 12</li></ul>					
undo	☐ Chap						
	☐ Chap						
	☐ Char	oter 13					
в. How you will pay the fee	local your subn	court for more details a self, you may pay with o	about how you may cash, cashier's che	. Please check with the clerk's pay. Typically, if you are payinck, or money order. If your atto attorney may pay with a credit c	g the fee rney is		
				oose this option, sign and attac			
	Appl	Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
	By la less pay t	aw, a judge may, but is than 150% of the officia the fee in installments).	not required to, wai al poverty line that a If you choose this	nest this option only if you are five your fee, and may do so only applies to your family size and yoption, you must fill out the <i>App</i> (BB) and file it with your petition.	y if your income is you are unable to olication to Have the		
. Have you filed for	□ No						
bankruptcy within the	_	NDII		07/03/2014 Case Number	14-24837		
last 8 years?	Yes.	District NDIL	When	MM / DD / YYYY	14 24007		
		District None					
		District 14011C	When	Case Number MM / DD / YYYY	<del></del>		
		Di ti i	<b>NA</b> (1)	O N t			
		District	when _	Case Number MM / DD / YYYY			
Are any bankruptcy	■ No						
cases pending or being filed by a spouse who is	☐ Yes.	Dobtor		Relationship to you _			
not filing this case with	<b>—</b> 163.			Case Number, if kr			
you, or by a business parter, or by affiliate?				MM / DD / YYYY			
		Debtor		Relationship to you _			
		District	When	Case Number, if kr	nown		
				MM / DD / YYYY			
11. Do you rent your residence?	■ No. □ Yes.	Go to line 12 Has your landlord obtair residence?	ned an eviction judgm	ent against you and do you want to	stay in your		
		☐ No. Go to line 12. ☐ Yes. Fill out <i>Initial</i> this bankruptcy pe		Eviction Judgment Against You (Fo	rm 101A) and file it with		

Debtor	First Name	Frances Middle Name		Filed 08/31/16 Document Roberts Last Name	Entered 08/31/16 14:57 Page 4 of 74 Case Number (if know		Desc Main
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No. □ Yes.	Name of Number	Part 4. and location of business  f business, if any  Street  the appropriate box to delealth Care Business (as	defined in 11 U.S.C. § 101(27A))	State	Zip Code
			_ □s	Stockbroker (as defined in	(as defined in 11 U.S.C. § 101(51B))  n 11 U.S.C. § 101(53A))  efined in 11 U.S.C. § 101(6))		
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropria balance s document  No.	ate deadling the deadling deadlin	thes. If you indicate that yetement of operations, call exist, follow the procedularity filing under Chapter 11.  Gounder Chapter 11, but I truptcy Code.  Gounder Chapter 11 and toty Code.	t must know whether you are a small busing you are a small business debtor, you must sh-flow statement, and federal income taxure in 11 U.S.C. § 1116(1)(B).  I am NOT a small business debtor according to the small	attach y return c	your most recent or if any of these e definition in
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is t	he hazard?	, why is it needed?		

that must be fed, or a building that needs urgent repairs?

. What is the hazard?				
If immediate attention is	needed, why	is it needed?		
Where is the property?	Number	Street		
	City		  State	ZIP Code

Debtor 1

Frances Angela

Document Roberts

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Case Number (if known) \_

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Angela Frances Document Roberts

Debtor 1

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Case Number (if known)

	i list Hallic	Wildle Name Last Name				
Pa	t 6: Answer These Questions	for Reporting Purposes				
16.	What kind of debts do you have?		consumer debts? Consumer debts are deprimarily for a personal, family, or household	- ' '		
		16b. <b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
		☐No. Go to line 16c. ☐Yes. Go to line 17.				
		16c. State the type of debts you o	owe that are not consumer debts or business	debts.		
17.	Are you filing under Chapter 7?	No. I am not filing under Cl	napter 7. Go to line 18.			
	Do you estimate that after any exempt property is		er 7. Do you estimate that after any exempt les are paid that funds will be available to distri	· · · · ·		
	excluded and	No.				
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes.				
18.	How many creditors do	□ 1-49	1,000-5,000	<b>2</b> 5,001-50,000		
	you estimate that you	50-99	<b>5</b> ,001-10,000	<b>5</b> 0,001-100,000		
	owe?	□ 100-199 □ 200-999	10,001-25,000	☐ More than 100,000		
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to be worth?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	be worth?	\$100,001-\$500,000 \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
20.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion		
Pa	rt 7: Sign Below					
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and		
			oter 7, I am aware that I may proceed, if eligib nderstand the relief available under each cha	· · · · · · · · · · · · · · · · · · ·		
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 342			
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.		
		_	ment, concealing property, or obtaining mone in fines up to \$250,000, or imprisonment for u d 3571.			
		/s/ Angela Frances Rosignature of Debtor 1		ature of Debtor 2		
		Executed on08/31/2016	S Exec	uted on		
		MM / DD		MM / DD / VVVV		

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Debtor 1	Angela	Frances	Roberts	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ David Derrick Lugardo	Date: 08/31/	2016
Signature of Attorney for Debtor	MM / DD / YYY	Υ
David Derrick Lugardo		
Printed name		_
Geraci Law L.L.C.		
Firm name		<del></del>
55 E. Monroe St., #3400		
Number Street		<del></del>
Number Street		
Number Street Chicago	IL 60603	_
	IL 60603 State ZIP Code	_
Chicago		racilaw.con
Chicago	State ZIP Code	 _ racilaw.con
Chicago	State ZIP Code	 _ racilaw.con

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Fill in this information to identify your case:						
Debtor 1	Angela	Frances	Roberts			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS(State)						
Case Number						
()						

# Check if this is an amended filing

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your As	sets	
		<b>Your assets</b> Value of what you own
Schedule A/B: Property (Office 1a. Copy line 55, Total real experience)	cial Form 106A/B) state, from <i>Schedule A/B</i>	<u> </u>
1b. Copy line 62, Total person	nal property, from Schedule A/B	\$ 176,601
1c. Copy line 63, Total of all p	property on Schedule A/B	\$ 176,601
Summarize Your Li	abilities	
rait as		Your liabilities Amount you owe
	lave Claims Secured by Property (Official Form 106D)  n Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$201,309
	Have Unsecured Claims (Official Form 106E/F)  Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$312
3b. Copy the total claims from	Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$39,008
Part 3: Summarize Your Lie	abilities	
Schedule I: Your Income (Off Copy your combined month)	icial Form 106I) y income from line 12 of <i>Schedule I</i>	\$3,175.00
Schedule J: Your Expenses (     Copy your monthly expenses	Official Form 106J) s from line 22c of <i>Schedule J</i>	\$3,075.00

Angela Frances Case Number (if known) \_

Page 9 of 74 Document First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$831.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$\_312.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00

Fill in Abin i		000 Doc 1		<del>- ptere</del> d 08/31/16 1	L4:57:22 Desc	c Main	
FIII IN THIS I	nformation to identify yo	our case and this filing	g:	0 of 74			
Debtor 1	Angela	Frances	Roberts				
	First Name	Middle Name	Last Name				
Debtor 2		Attidity Name	Lankhama				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for the : _	NORTHERN District	of <u>ILLINOIS</u> (State)		_	-	
Case Number	er				L	Check if thi	is is an
(If known)						amended fi	iling
Official F	orm 106A/B						
Schedu	le A/B: Prope	rty					12/15
	<del>-</del>		asset only once. If an asset fit	s in more than one category,	list the asset in the		
_			curate as possible. If two mar	<del>_</del>			
-	or supplying correct information our name and case number the contract of the		e is needed, attach a separate	sheet to this form. On the top	of any additional		
ages, write y		,	• •				
Part 1:			ner Real Esate You Own or Have				
_	wn or have any legal or	equitable interest in a	ny residence, building, land, c	r similar property?			
No.	. Describe						
100	. Describe		What is the property? Check	all that apply.	Do not deduct secured cla	aims or exempti	ons. Put
4027 Pre	escott Avenue		Single-family home		the amount of any secure	d claims on Sch	nedule D:
Street add	Iress, if available, or other de	scription	Duplex or multi-unit building		Creditors Who Have Clair	ns Secured by I	Property
			Condominium or cooperative	<b>;</b>	Current value of the	Current v	alue of the
		<del></del>	Manufactured or mobile hom	ie	entire property?	portion yo	ou own?
Lyons		IL 60534	Land		\$ 171,000.00	\$	171,000.00
City		State ZIP Code	Investment property			<u> </u>	
			Timeshare		Describe the nature of	your owners	hip
County			Other		interest (such as fee s	=	=
			Who has an interest in the pr	operty? Check one.	the entireties, or a life	estat), if knov	vn.
			Debtor 1 only				
			Debtor 2 only				
			Debtor 1 and Debtor 2 only		Check if this is a c	ommunity pro	operty
			At least one of the debtors a	nd another	(see instructions)		
			Other information you wish t	o add about this item, such as			
			property identification number	er: <u>18-01-103-016-000</u>	00		
2 Add the do	ollar value of the portion	you own for all of you	ur entries fro Part 1, including	any entries for nages			
	•		g				\$171,000.00
							***************************************
Part 2:	Describe Your Vehicles						
Do vou own.	lease, or have legal or e	quitable interest in an	y vehicles, whether they are re	egistered or not? Include any	vehicles		
•	•	•	o report it on Schedule G: Exec	•			
03. Cars, var	ıs, trucks, tractors, spor	t utility vehicles, moto	orcycles				
No.							
Yes		Hondo					
	Make:	Honda	Who has an interest in the pr	operty? Check one.	Do not deduct secured cla the amount of any secure		
	Model:	CR-V	Debtor 1 only		Creditors Who Have Clair		
	Year:	2003	Debtor 2 only		Current value of the	Current va	alue of the
	Approximate Mileage:	185,000	Debtor 1 and Debtor 2 only	nd another	entire property?	portion yo	ou own?
	Other information:		At least one of the debtors a	iiu allotilei	<b>\$</b> 1,000.00	) <b>s</b>	1,000.00
			Check if this is commun	ity property (see		•	
			instructions)				
			]				

Angela

Case 16-28009 Doc 1

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04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories l Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 1,000.00 you have attached for Part 2. Write that number here ----**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Yes. Furniture, linens, appliances, table & chairs, bedroom set \$1,500 1.500.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games 'es Describe..... \$400 3 older flat screen TV, computer, dvd player, stereo, cell phone 400.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... Yes 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Describe..... Yes. Necessary wearing apparel \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Yes. Describe..... Costume jewelry, 2 gold necklaces \$500 500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Describe..... 1 dog, 2 cats \$0 0.00

Case 16-28009

Doc 1

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Desc Main

r 1	Angela
	First Name

Middle Name

Filed 08/31/16

Document

Last Name

14.	Any other p	personal and ho	ousehold items you did not already lie	st, including any health aids you did not list			
	Yes.	Describe				\$	0.00
				any entries for pages you have attached	_		\$2,600.00
	for Part 3. \	Write that numb	er here	>			
	Part 4:	escribe Your Fir	ancial Assets				
Do	you own or	have any legal	or equitable interest in any of the fol	lowing?	portion	value of the you own? educt secure otions	•
16.	Examples: No.  Yes.	Money you have in	your wallet, in your home, in a safe deposit	box, and on hand when you file your petition			
17.		Checking, savings	or other financial accounts; certificates of d f you have multiple accounts with the same	eposit; shares in credit unions, brokerage houses, institution, list each.		\$	0.00
	Yes.	Describe	Checking Account	titution name: Chase Bank		\$	0.00
			Savings Account	Chase Bank		\$	1.00 1.00
18.			ublicly traded stocks ment accounts with brokerage firms, money	market accounts		Ψ	
	Yes.	Describe	Institution or issuer name:			\$	0.00
19.	Non-public No.	ly traded stock	and interests in incorporated and un	incorporated businesses, including an interest in		·	
	Yes.	Describe	Name of Entity and Percent of Owner	ship:		¢	0.00
20.	Negotiable i	instruments includ	e bonds and other negotiable and no e personal checks, cashiers' checks, promis e those you cannot transfer to someone by	ssory notes, and money orders.		<b>\$</b>	
	Yes.	Describe	Issuer name:			¢	0.00
21.		or pension accenterests in IRA, El		occounts, or other pension or profit-sharing plans		Ψ	<u>0.0</u> 0
	Yes.	Describe	Type of account and Institution name:				
22.	Your share		payments sits you have made so that you may continu andlords, prepaid rent, public utilities (electric			\$	0.00
	Yes.	Describe	Institution name or individual:				
23.	Annuities (	A contract for a	periodic payment of money to you,	either for life or for a number of years)		\$	0.00
	Yes.	Describe	Issuer name and description:				
24.		an education I § 530(b)(1), 529A		E program, or under a qualified state tuition program.		\$	0.00
	Yes.	Describe	Institution name and description. Sepa	arately file the records of any interests.11 U.S.C. § 521(c):			
25.	Trusts, equ	iitable or future	interests in property (other than any	thing listed in line 1), and rights or powers		\$	0.00
	Yes.	Describe				¢	0.00

Angela

Case 16-28009

Filed 08/31/16

Document
Last Name Doc 1

Desc Main

First Name

Middle Name

Entered 08/31/16 14:57:22 Page 13 of 4 umber (if known)

26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements		
	Yes.	Describe		¢	0.00
27.			other general intangibles  xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	Ψ	<u> </u>
	Yes.	Describe		\$	0.00
Мо	ney or prope	erty owed to yo	u?	Current value of to portion you own? Do not deduct securor exemptions	•
28.	Tax refunds	s owed to you			
	Yes.	Describe		\$	0.00
29.	Examples: F		um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	·	
	Yes.	Describe		\$	0.00
30.	Examples: l		bwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else		
	Yes.	Describe		\$	0.00
31.		nsurance polic dealth, disability, o	ies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:		
	Yes.	Describe	Whole life insurance with American National Insurance Co, daughter Angela Castillo is beneficiary. \$2,000  Debtor has not paid the premiums in approximately one year, so cash value may be lower than \$2,000.		2.000.00
32.	If you are th		at is due you from someone who has died  living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	<b>\$</b>	2,000.00
	Yes.	Describe		•	0.00
33.	_	•	es, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	, <u>, , , , , , , , , , , , , , , , , , </u>	
	Yes.	Describe		•	0.00
34.	Other conti	ngent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	Ψ	
	Yes.	Describe		\$	0.00
35.	Any financi No.	al assets you o	lid not already list		
	Yes.	Describe		\$	0.00
36.			of your entries from Part 4, including any entries for pages you have attached		\$2,001.00
	ior Part 4. W	rrite that numb	er here>		

Angela

Case 16-28009 Doc 1

Desc Main

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... Yes. 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00

50. Farm and fishing supplies, chemicals, and feed No.		
Yes. Describe		\$ 0.00
51. Any farm- and commercial fishing-related property you did not already list		<u> </u>
No.  Yes. Describe		
		\$ <u>0.0</u> 0
52. Add the dollar value of all of your entries from Part 6, including any entries for pages for Part 6. Write that number here	•	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Abo	ve	
53. Do you have other property of any kind you did not already list?		
Examples: Season tickets, country club membership  No.		
Yes. Describe		\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 171,000.00
56. Part 2: Total vehicles, line 5	\$ 1,000.00	
57. Part 3: Total personal and household items, line 15	\$ 2,600.00	
58. Part 4: Total financial assets, line 36	\$ 2,001.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 5,601.00	\$ 5,601.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$176,601.00

Official Form 106A/B Record # 713518 Schedule A/B: Property Page 6 of 6

Fill in this information to identify your case:						
Debtor 1	Angela	Frances	Roberts			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)			
Case Number	г		_			
(If known)						

# Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are claim	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	4027 Prescott Avenue Lyons IL 60534 - Primary Residence	\$ <u>171,000</u>	\$ _ 15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	2003 Honda CR-V with over 185,000 miles	\$1,000	<b>\$</b> 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, appliances, table & chairs, bedroom set	\$ <u>1,500</u>	<b></b>	735 ILCS 5/12-1001(b) - \$1,500.00
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	3 older flat screen TV, computer, dvd player, stereo, cell phone	\$_400	<b></b> \$	735 ILCS 5/12-1001(b) - \$400.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 713518	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Debtor 1 Angela First Name

Frances

Document

Page 17 of 74 Case Number (if known)

Middle Name

Last Name

Part 2: Addit	ionai rage			
	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Necessary wearing apparel	\$_200	<b>\$</b>	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Costume jewelry, 2 gold necklaces	\$_500		735 ILCS 5/12-1001(a),(e) - \$500.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, Chase Bank,	<b>\$</b> 1		735 ILCS 5/12-1001(b) - \$1.00
Line from Schedule A/B:	17	Ψ	100% of fair market value, up to any applicable statutory limit	
Brief description:	Whole life insurance with American National Insurance Co, daughter Angela Castillo is beneficiary.	\$_ 2,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B:	Debtor has not paid the premiums  31		100% of fair market value, up to any applicable statutory limit	
□ No □ Yes.				
La Yes.				
Official Form 1060	Record # 713518	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

Fill in this in	formation to identify		1 Filad 08/21/16	Entered 08/31/1 8 of 74	.6 14:57:22	Desc Main	
Debtor 1	Angela	Frances	Roberts				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the	: <u>NORTHERN</u> Dis	trict of <u>ILLINOIS</u>				
Case Number			(State)			Check if this	s is an
(If known)						amended fi	ling
Official Fo	orm 106D						
Schedule	D: Creditors	Who Have C	laims Secured by F	Property			12/1
			people are filing together, both al Page, fill it out, number the e			nv	
	s, write your name ar			minos, una attaon it to uno i	onn. On the top of a	,	
_	ditors have claims se		-				
No. Ch	eck this box and subm	nit this form to the co	urt with your other schedules. Yo	ou have nothing else to repor	t on this form.		
Yes. Fil	I in all of the information	on below.					
Part 1:	List All Secured Claims	•					
					Column A	Column A	Column C
			one secured claim, list the credito cular claim, list the other creditors	· ·	Amount of claim	Value of collateral	Unsecured
		•	rder according to the creditors na		Do not deduct the value of collateral	that supports this claim	<b>portion</b> If any
2.1 Chase I	MTG		Describe the property that secure	es the claim:	\$ <u>198,559.00</u>	\$ <u>171,000.00</u>	<u>\$ 27,559.0</u> 0
Creditor's Po Box			4027 Prescott Avenue Lyons IL	60534 - Primary			
Number	Street	<del></del>	Residence				
			As of the date you file, the claim	is: Check all that apply.	_		
Columb		OH 43224	Contingent				
City		tate Zip Code	Unliquidated				
Who owes	the debt? Check one.		Disputed				
Debtor 2			An agreement you made (such a				
Debtor 2	•		car loan)	3.0.			
Debtor '	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors and a	nother	Judgment lien from a lawsuit				
Check	if this claim relates to	a	Other (including a right to offset)				
	unity debt	6-2014	Last 4 digits of account number	6904			
2.0	was iliculted		Describe the property that secure		<b>\$</b> 2,750.00	<b>\$</b> 1,000.00	<b>\$</b> 1,750.00
Creditor's 1	Fitle Loans		2003 Honda CR-V with over 185		7		<u> </u>
	dison St		2000 Florida CIX V William OVCI 100	5,000 miles			
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Maywoo	od IL	60153	Contingent				
City	S	tate Zip Code	Unliquidated Disputed				
Who owes	the debt? Check one.		Nature of Lien. Check all that apply	у.			
Debtor '	1 only		An agreement you made (such a	s mortgage or secured			
Debtor 2	•		car loan)				
=	1 and Debtor 2 only	nothor	Statutory lien (such as tax lien, m	nechanic's lien)			
L. At least	one of the debtors and a	notilei	Judgment lien from a lawsuit  Other (including a right to offset)				
	if this claim relates to	a					
	unity debt was incurred		Last 4 digits of account number				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 201,309.00

Fill in this in	Caso 16 29000 formation to identify your ca		Eilad 09/21/16	Entered 08/3 9 of 74	31/16 14:57:22	Desc Main	i
		_		0 0. 7	•		
Debtor 1	Angela	Frances	Roberts				
Dobtor 2	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : <u>NOR</u>	RTHERN District of	_ILLINOIS (State)				
Case Number						_	f this is an
(If known)						amende	ed filing
Official Fo	orm 106E/F						
Schedule	E/F: Creditors Wh	o Have Un	secured Claims	<b>;</b>			12/15
A/B: Property (Coreditors with property the copy the copy of any addited	arty to any executory contrac Official Form 106A/B) and on artially secured claims that a le Part you need, fill it out, n ional pages, write your name List All of Your PRIORITY Unse	Schedule G: Exe are listed in Sched umber the entries e and case number	cutory Contracts and Und dule D: Creditors Who Ha in the boxes on the left. A	expired Leases (Offici ve Claims Secured by	al Form 106G). Do not inc Property. If more space	lude any is	
1. Do any cred	ditors have priority unsecure	d claims against	you?				
□ No. Go	to Part 2.	_					
Yes.							
	our priority unsecured claim	s. If a creditor has	more than one priority uns	secured claim. list the o	reditor separately for each	claim. For	
unsecured (For an exp	amounts. As much as possible claims, fill out the Continuation lanation of each type of claim ority Debt	n Page of Part 1. I	f more than one creditor ho ns for this form in the instr	olds a particular claim, uction booklet.)	•	•	Nonpriority amount \$ 0.00
2.1 Creditor's I		Last	4 digits of account number		\$ <u>312.00</u>	<u> </u>	<b>\$</b> _0.00
PO Box		Wher	was the debt incurred?	2013			
Number	Street						
		As of	the date you file, the claim	is: Check all that apply.			
Philadel	phia PA 191	01	ontingent				
City	State Zip	Code U	nliquidated sputed				
_	the debt? Check one.		spuleu				
Debtor 2	•	Tyne	of PRIORITY unsecured cla	aim·			
=	1 and Debtor 2 only		omestic support obligations				
At least	one of the debtors and another	Ta	axes and certain other debts y	ou owe the government			
	if this claim relates to a						
	ınity debt n subject to offest?	_	aims for death or personal inju	ury while you were			
No	n outsjoot to oncot.		toxicated ther. Specify				
Yes							
Part 2:	ist All of Your NONPRIORITY U	Unsecured Claims					
3. Do any cred	ditors have nonpriority unsec	cured claims agai	nst you?				
☐ No. Yo	u have nothing to report in this	s part. Submit this	form to the court with you	r other schedules.			
Yes.							
nonpriority included in	our nonpriority unsecured cl unsecured claim, list the credir Part 1. If more than one credit ut the Continuation Page of Pa	tor separately for e tor holds a particul	each claim. For each claim	listed, identify what type	pe of claim it is. Do not list	claims already	
2.2	22						Total claim

Debtor 1	Angela Frances	Rockument Page 20 of 74 Case Number (if known)	
	First Name Middle Name	Last Name	
4.1	Allied Interstate	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred?	
	12755 State Hwy 55  Number Street	when was the dept incurred?	
	Suite 300	As of the date you file, the claim is: Check all that apply.	
	Plymouth MN 55441	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	■No ¬	Other. Specify Notice Only	
40	Yes AMC Mortgage Services	Look A digita of account number	\$ 0.00
4.2	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 11000	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Santa Ana CA 92711-1000	Unliquidated	
	City State Zip Code	Disputed	
Y	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
	No	Other. Specify Notice Only	
	Yes	Offici. Opening	
4.3	American Veterinary Hospital	Last 4 digits of account number	\$ <u>135.00</u>
	Creditor's Name	When was the debt incurred? 2010	
	6042 W. Roosevelt Rd	When was the debt incurred? 2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Ook Pork II 60204	Contingent	
	Oak Park IL 60304	Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No □	Other. Specify Debt Owed	
	Yes		

Case 16-28009 Doc 1 Page 21 of 74
Case Number (if known) **DOCH**IMENT Angela Frances Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.4 Americas Credit Jewelers	Last 4 digits of account number8403	\$ <u>150.00</u>
Creditor's Name	2007	
3301 C. Street	When was the debt incurred? 2007	
Number Street		
Suite 100E	As of the date you file, the claim is: Check all that apply.	
Sacramento CA 95816	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
	<b>一</b>	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Debt Owed	
Yes		• 0.00
4.5 Ameritech	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name	When you the debt become 40	
PO Box 49990	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Riverside CA 92514	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other Consists Notice Only	
Yes	Other. Specify Notice Only	
Animal Hasnital on Davida CC	Last 4 digits of account number	<b>\$</b> 500.00
7.0	Last 4 digits of account number	φ_000.00
Creditor's Name 6045 W. Ogden Ave.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Cicero IL 60804	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Services Rendered	
	Oniel Specify Solvings Rendered	

Official Form 106E/F

Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
	First Name	Middle Name		Last Name		
Debtor 1	Angela	Frances		<b>DOCH</b> ment	Page 22 of 74 Case Number (if known)	
		Case 16-28009	Doc 1	Filed 08/31/16	Entered 08/31/16 14:57:	:22 Desc Main

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.7	Animal Welfare League	Last 4 digits of account number	\$ <u>100.00</u>
<u> </u>	Creditor's Name	<del></del>	
	10305 SW Highway	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Ridge IL 60415	Unliquidated	
	City State Zip Code		
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l ř	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Services Rendered	
	Yes	- Called Speeding	
4.8	Applied Card Bank	Last 4 digits of account number	<b>\$</b> 1,146.00
	Creditor's Name		
	PO Box 17123	When was the debt incurred? 2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850		
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
Ī	Yes	Office. Opening	
4.9	AT&T	Last 4 digits of account number	<b>\$</b> 152.00
1.0	Creditor's Name	<u> </u>	
	PO Box 6416	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that analy	
		As of the date you file, the claim is: Check all that apply.	
	Carol Stream IL 60197	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
14	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
İ	No	Litility Pilla/Callular Sarviga	
		Other. Specify Utility Bills/Cellular Service	
	Yes		

Schedule E/F: Creditors Who Have Unsecured Claims

		Case 16-28009	Doc 1	Filed 08/31/16	Entered 08/31/16 14:57	<sup>7</sup> :22 [	Desc Main
Debtor 1	Angela	Frances		<u> </u>	Page 23 of 74 Case Number (if known)		
	First Name	Middle Name		Last Name			
Part 2:	Your	NONPRIORITY Unsecured Clai	ms - Continua	tion Page			
After listin	g any en	ntries on this page, number th	nem beginnin	g with 4.4, followed by 4.5	, and so forth.		

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.10	AT&T Mobility	Last 4 digits of account number	<b>\$</b> 641.00
	Creditor's Name		
	PO Box 6428	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
v	City State Zip Code  Who owes the debt? Check one.	Disputed	
li	Debtor 1 only		
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.11	ATG Credit, LLC	Last 4 digits of account number	<u>\$ 9.00</u>
	Creditor's Name	W	
	PO Box 14895	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago II 60614	Contingent	
	Chicago IL 60614  City State Zip Code	Unliquidated	
V	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ì	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
$\vdash$	Yes Carties Carter		+ 070 00
4.12	Card Service Center	Last 4 digits of account number	\$ <u>870.00</u>
	Creditor's Name PO BOX 9201	When was the debt incurred? 2007	
	Niverban Ottoret		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Old Bethpage NY 11804	Contingent	
	City State Zip Code	Unliquidated	
V	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	■ No	Other. Specify Debt Owed	
	Yes		

Debtor 1 Angela Frances Case Number (if known)

First Name Middle Name Last Name

Last Name

Last Name

Pa	12 Your NONPRIORITY Unsecured Claims - C	ontinuation Page	
After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.13	CB Accounts	Last 4 digits of account number	<b>\$</b> _65.00
	Creditor's Name		
	PO Box 1289	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Davis II 04054	Contingent	
	Peoria IL 61654	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Delt Over d	
	<b>=</b>	Other. Specify Debt Owed	
4.14	CEP America	Last 4 digits of account number unts	<b>\$</b> 100.00
4.14	Creditor's Name	Last 4 digits of account number	*
	P.O. Box 582663	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Modesto CA 95358	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Par a u Daht Ouad	
	Yes	Other. Specify Debt Owed	
4.15	Chicago Health Medical Group	Last 4 digits of account number	\$ 36.00
1.10	Creditor's Name		
	P.O. Box 1400	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Belfast ME 04915	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	<u> Бърше</u>	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Consists Medical Debt	
	Yes	Other. Specify Medical Debt	
	—·		

Official Form 106E/F

Page 25 of 74 Case Number (if known) **Document** <u>Ang</u>ela Frances Debtor 1

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.16	Citibank	Last 4 digits of account number	<b>\$</b> 5,204.00
	Creditor's Name		
	701 E. 60th St., North	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
F	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
ΙĒ	Yes	Other. Specify	
4.17	City of Berwyn	Last 4 digits of account number	<b>\$</b> 76.00
	Creditor's Name	• ———	
	6401 W. 31st St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	<del></del>		
	Berwyn IL 60402	Contingent	
	City State Zip Code	Unliquidated	
l v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans	
ΙĒ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	ob branch branch and	
	No	Other. Specify Services Rendered	
ΙĒ	Yes	Other. Specify	
4.18	City of Berwyn	Last 4 digits of account number	\$ <u>200.00</u>
	Creditor's Name		
	6401 W. 31st St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Berwyn IL 60402	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ē	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	Social to periodent of profit-origining plants, and outer similar debits	
	No	Other. Specify Fines	
[	Yes	Other. Specify	

Debtor 1 Angela Frances Document Page 26 of 74 Case Number (if known)

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.19	City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>391.00</u>
	Creditor's Name PO Box 88292	When was the debt incurred?	
	Number Street	When was the dept incurred:	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60680	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.  Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes Commonwealth Edison	Last 4 digits of account number 3019	<b>\$</b> 2,811.00
4.20	Creditor's Name	Last 4 digits of account number 3019	\$ 2,011.00
	3 Lincoln Center 4th Floor	When was the debt incurred?	
	Number Street		
		As of the date were file, the status to Oberta IIII and a status to	
		As of the date you file, the claim is: Check all that apply.	
	Oakbrook Terrace IL 60181	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Utility Bills/Cellular Service	
	Yes	Other. SpecifyUtility Bills/Cellular Service	
4.21	Commonwealth Edison	Last 4 digits of account number	\$ <u>3,307.00</u>
	Creditor's Name		
	3 Lincoln Center 4th Floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Ookbrook Torroop	Contingent	
	Oakbrook Terrace IL 60181	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	I Wilton Dilla (Callulas Camina	
	No Yes	Other. Specify Utility Bills/Cellular Service	
	<b>∟</b> 1.03		

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Case Number (if known) **Document** Debtor 1 Angela Frances

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.22	Cook County Health & Hospitals	Last 4 digits of account number	<b>\$</b> _135.00
	Creditor's Name	<del>_</del>	
	PO Box 70121	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60673	Unliquidated	
w	City State Zip Code  /ho owes the debt? Check one.	Disputed	
"	Debtor 1 only		
	<b>=</b>	Time of NONDRIODITY are control distingt	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
L Ē	Yes	Outer, openity	
4.23	Creditors Protection Service	Last 4 digits of account number	\$_25.00
	Creditor's Name	<del>_</del>	
	202 W. State St. # 300	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Rockford IL 61101	Unliquidated	
14	City State Zip Code /ho owes the debt? Check one.	Disputed	
"	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<b>=</b>	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	Source to periodici or profit-origining plants, and other similar debts	
	No	Other. Specify Debt Owed	
L_ Ē	Yes	Other Specify	
4.24	DirecTV	Last 4 digits of account number	<b>\$</b> _607.00
	Creditor's Name		
	PO Box 78626	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Phoenix AZ 85062	Unliquidated	
14	City State Zip Code /ho owes the debt? Check one.	Disputed	
"	Debtor 1 only	<b>-</b>	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	<b>=</b>		
	Debtor 1 and Debtor 2 only	Student loans  Obligations origina out of a congretion personnent or diverse.	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims  Debte to pension or profit charges plans, and other similar debte.	
ls	the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes	Other Opposity	

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After l	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.25	Fingerhut	Last 4 digits of account number	\$ <u>202.00</u>
0	Creditor's Name		
	16 McLeland Road	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	<del></del>		
	St. Cloud MN 56303	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1		that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Dobbo to portion of profit ording plants, and other offinial dobbo	
	No	Other. Specify Credit Card or Credit Use	
l i	Yes	Other: Specify	
4.26	First National Collection Bureau	Last 4 digits of account number	\$ 0.00
7.20	Creditor's Name		-
	610 Waltham Way	When was the debt incurred?	
	Number Street		
		As of the date on the decision to Olevel all the control	
		As of the date you file, the claim is: Check all that apply.	
	Sparks NV 89434	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
1 1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
1	Check if this claim relates to a		
١.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Marine Only	
l i	Yes	Other. Specify Notice Only	
4.07	First Premier BANK	Last 4 digits of account number NULL	<b>\$</b> 694.00
4.27	Creditor's Name		T
	601 S Minnesota Ave	When was the debt incurred? 2015-2015	
	Number Street	<del></del>	
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57104	Contingent	
		Unliquidated	
١ ،	City State Zip Code  Who owes the debt? Check one.	Disputed	
Lι	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		ń	
}	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
'	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	First Premier Bank		<b>\$</b> 535.00
4.28	Creditor's Name	Last 4 digits of account number	\$_555.00
	601 S. Minnesota Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57104	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Out of the Credit Card or Credit Llea	
	Yes	Other. Specify Credit Card or Credit Use	
4.29	Fullmer Locksmith Services INC	Last 4 digits of account number	<b>\$</b> 212.00
0	Creditor's Name	<u> </u>	
	4839 N. Elston Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60630	Unliquidated	
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	Turns of NONDRIODITY and a series	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans  Obligations existing out of a consection agreement or diverse.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Collecting for Creditor	
	Yes	Outol. Opcomy	
4.30	Grant & Weber	Last 4 digits of account number	<b>\$</b> 398.00
	Creditor's Name		
	8880 W. Sunset Rd. #275	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Las Vegas NV 89148	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	<del>-</del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		

Debtor 1	Angela	Case 16-28009	Doc 1	Filed 08/31/16 Document	Entered 08/31/16 14 Page 30 of 74 Page 30 of 74	_	Desc Main
	First Name	Middle Name		Last Name		,	
Part 2	Your	NONPRIORITY Unsecured Cla	nims - Continua	ntion Page			
After listi	ng any er	ntries on this page, number	them beginnir	ng with 4.4, followed by 4.5	, and so forth.		
4.31 F	lomeward	d Residential	_ Las	at 4 digits of account numbe	8051		

sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
Homeward Residential	Last 4 digits of account number8051	\$ <u>0.00</u>
Creditor's Name	When were the shirt to some 10	
1525 S Belt Line Rd	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Coppell TX 75019	Unliquidated	
City State Zip Code  Vho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No Yes	Other. Specify Notice Only	
HSBC	Last 4 digits of account number	<b>\$</b> 877.00
Creditor's Name		<del></del>
PO Box 5253	When was the debt incurred?	
Number Street	<del></del>	
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Carol Stream IL 60197	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		<b>*</b> 227.00
Illinois Department of Revenue	Last 4 digits of account number	\$ <u>337.00</u>
Creditor's Name PO Box 19044	When was the debt incurred? 2009	
	When was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Springfield IL 62794-9044	Unliquidated	
City State Zip Code  Vho owes the debt? Check one.	Disputed	
Debtor 1 only	Time of NONDRIODITY uncessared eleien	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	

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Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.34 Jefferson Capital Systems LLC	Last 4 digits of account number	<b>\$</b> 202.00
Creditor's Name		
PO Box 7999	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Saint Cloud MN 56302	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<del>_</del>	
No	Other. Specify Credit Extended to Debtor(s)	
Yes		
4.35 Kevin's Landscaping	Last 4 digits of account number	\$ <u>450.00</u>
Creditor's Name		
4317 Prescott Ave	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Lyons IL 60534	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Services Rendered	
Yes		<b>↑</b> F0 00
4.36 Lincare	Last 4 digits of account number	\$ <u>50.00</u>
Creditor's Name 3556 Lakeshore Rd	When was the debt incurred?	
	The was the dest medical.	
Number Street		
Suite 214	As of the date you file, the claim is: Check all that apply.	
Disastell NV 44040	Contingent	
Blasdell NY 14219	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No Yes	Other. Specify Medical Debt	

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Page 32 of 74 Case Number (if known) **Document** Debtor 1 Angela Frances

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
	, , , , , , , , , , , , , , , , , , , ,			
4.37	Lyons Police Department	Last 4 digits of account number	\$ <u>90.00</u>	
	Creditor's Name	When was the debt insurred?		
	3601 Algonquin Rd	When was the debt incurred?		
	Number Street			
	Suite 232	As of the date you file, the claim is: Check all that apply.		
	Rolling Meadows IL 60008	Contingent		
	City State Zip Code	Unliquidated		
١ ،	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
'	community debt	Debts to pension or profit-sharing plans, and other similar debts		
!	s the claim subject to offest?	_		
	No	Other. Specify Debt Owed		
	Yes			
4.38	MacNeal Health Network	Last 4 digits of account number	<u>\$ 25.00</u>	
	Creditor's Name	When we the debt in sured?		
	2384 Paysphere Circle	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Chicago II 60674	Contingent		
	Chicago IL 60674  City State Zip Code	Unliquidated		
١ ،	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
'	community debt	Debts to pension or profit-sharing plans, and other similar debts		
!	s the claim subject to offest?			
	No	Other. Specify Medical/Dental Services		
	Yes			
4.39	MacNeal Health Network	Last 4 digits of account number	<b>\$</b> 45.00	
	Creditor's Name	When you the debt to your 10		
	2384 Paysphere Circle	When was the debt incurred?		
	Number Street			
	- <u></u> -	As of the date you file, the claim is: Check all that apply.		
	Chicago II COC74	Contingent		
	Chicago IL 60674	Unliquidated		
١,	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
'	community debt	Debts to pension or profit-sharing plans, and other similar debts		
1	s the claim subject to offest?			
	No	Other. Specify		
	Yes	. /		

Page 33 of 74 Case Number (if known) **Document** Debtor 1 Angela Frances

After li	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.40	MacNeal Hospital	Last 4 digits of account number	<b>\$</b> _166.00
7.70	Creditor's Name	• · · · · · · · · · · · · · · · · · · ·	<del></del>
	2384 Paysphere Circle	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60674	Unliquidated	
l .	City State Zip Code	Disputed	
}	Who owes the debt? Check one.	Disputed	
!	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
¦	s the claim subject to offest?		
	No T.	Other. Specify	
	Yes MacNeal Hospital	Last 4 digits of account number Units	<b>\$</b> 2,047.00
4.41	Creditor's Name	Last 4 digits of account number units	\$ <u>2,047.00</u>
	75 Remittance Dr., Ste. 1209	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60675-1209	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.42	MacNeal Physicians Group LLC	Last 4 digits of account number	\$ <u>50.00</u>
	Creditor's Name	When was the debt incurred?	
	6642 Paysphere Circle	when was the debt incurred?	
	Number Street		
	- <del></del>	As of the date you file, the claim is: Check all that apply.	
	Objects II 00074	Contingent	
	Chicago IL 60674	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
1	Debtor 1 only	<del>-</del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Seems to perision or pront-snaring plants, and other similar debts	
	No	Other. Specify Medical/Dental Services	
Ī	Yes	Guiot. Opcomy	

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Case Number (if known) **Document** Debtor 1 Angela Frances

After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.43	Merchants Credit Guide Co.	Last 4 digits of account number	<u>\$ 495.00</u>
	Creditor's Name	When was the debt incurred?	
	223 W. Jackson Blvd., Ste. 900  Number Street	When was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60606	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<u>_</u>	
	No □	Other. Specify Debt Owed	
4 44	Yes Metropolitan Advaced Radiological Svcs	Last 4 digits of account number	<b>\$</b> 19.00
4.44	Creditor's Name	Last 4 digits of account number	<b>V</b>
	1362 Payshpere Circle	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60674	Unliquidated	
l .	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
	No	Other. Specify Medical Debt	
	Yes	Outer. Opening	
4.45	Millennia Patient Services	Last 4 digits of account number	\$ <u>205.00</u>
	Creditor's Name		
	P.O. Box 105138	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	A.I	Contingent	
	Atlanta GA 30348	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		

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Case Number (if known) **Document** Debtor 1 Angela Frances

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.46	National City Bank	Last 4 digits of account number	<b>\$</b> 780.00
	Creditor's Name		
	PO BOX 2349	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kalamazoo MI 49003	☐ Unliquidated	
l	City State Zip Code	Disputed	
\ <u>\</u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	s the claim subject to offest?		
	■ No ¬.,	Other. SpecifyCredit Card or Credit Use	
-	Yes National General Insurance	Last 4 digits of account number 8403	<b>\$</b> 12.00
4.47	Creditor's Name	Last 4 digits of account number8403	\$ 12.00
	225 Commerce Place	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Greensboro NC 27402	Contingent	
	City State Zip Code	Unliquidated	
l v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans	
l ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.48	Nicor Gas	Last 4 digits of account number5103	<b>\$</b> 2,541.00
	Creditor's Name		
	PO Box 549	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Aurora IL 60507	Unliquidated	
١,	City State Zip Code	☐ Disputed	
"	/ho owes the debt? Check one.		
	Debtor 1 only	Two of MANIPPIARITY (www.mod.el.)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	the claim subject to offest?	Likilika Dilla (Calladas Carrias	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		

Debtor 1	Angela	Case 16-28009	Doc 1	Filed 08/31/16 Document	Entered 08/31/16 14:57:22 Page 36 of 74 Page 36 of 74	Desc Main	
	First Name	Middle Name		Last Name	. ,		
Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							
440 F	earl Visio	Pearl Vision Last 4 digits of account number					

After lis	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.  Total Claim					
4.49	Pearl Vision	Last 4 digits of account number	<u>\$400.00</u>			
	Creditor's Name					
	904 W. North Avenue	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	_	Contingent				
	Melrose Park IL 60160	Unliquidated				
v	City State Zip Code  Vho owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
l ř	Debtor 1 and Debtor 2 only	Student loans				
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
-	community debt	Debts to pension or profit-sharing plans, and other similar debts				
ls	the claim subject to offest?					
	No	Other. Specify Debt Owed				
	Yes					
4.50	Penn Credit Corporation	Last 4 digits of account number	\$ <u>0.00</u>			
	Creditor's Name					
	PO Box 988	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	DA 47400 0000	Contingent				
	Harrisburg PA 17108-0988	Unliquidated				
_ v	City State Zip Code  Vho owes the debt? Check one.	Disputed				
	Debtor 1 only					
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Ī	Debtor 1 and Debtor 2 only	Student loans				
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
l i	Check if this claim relates to a	that you did not report as priority claims				
-	community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is	s the claim subject to offest?					
	No	Other. Specify Notice Only				
	Yes		. 4.050.00			
4.51	PLS Financial	Last 4 digits of account number	\$ <u>1,352.00</u>			
	Creditor's Name 300 N. Elizabeth St.	When was the debt incurred?				
	Number Street					
	Suite 4E					
	Suite 4E	As of the date you file, the claim is: Check all that apply.				
	Chicago IL 60607-1143	Contingent				
	City State Zip Code	Unliquidated				
<u> </u>	/ho owes the debt? Check one.	Disputed				
	Debtor 1 only					
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
[	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
-	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?					
	No	Other. Specify PayDay Loan				
	Yes					

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim				
4.52	Premier Pain Specialist	Last 4 digits of account number	<b>\$</b> 20.00				
	Creditor's Name	<u> </u>					
	2447 Momentum Place	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
Chicago IL 60689							
City State Zip Code		Unliquidated					
Who owes the debt? Check one.		Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offest?						
	No	Other. Specify Medical Debt					
	Yes	Guidi. Opcomy					
4.53	Premium Asset Recovery Corp.	Last 4 digits of account number	<b>\$</b> 1,456.00				
	Creditor's Name						
	350 Jim Moran Blvd	When was the debt incurred? 2008					
	Number Street						
	Suite 210	As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Deerfield Beach FL 33442	Unliquidated					
	City State Zip Code						
'	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offest?						
	No	Other. Specify Medical Debt					
	Yes						
4.54	Pulmonary and Critical Care Physic	Last 4 digits of account number	\$ <u>117.00</u>				
	Creditor's Name						
	P.O. Box 608	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Frankfort IL 60423	Unliquidated					
	City State Zip Code						
'	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	ls the claim subject to offest?						
	No	Other. Specify Medical Debt					
	Yes	<u> </u>					

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	Oversture 2 Oceans		÷ 0.00
4.55	Quantum3 Group	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name PO Box 788	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
Kirkland WA 98083		☐ Unliquidated	
City State Zip Code		Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Notice Only	
	Yes	Curon Opening	
4.56	Sam's Club	Last 4 digits of account number	<u>\$ 620.00</u>
	Creditor's Name		
	PO Box 530942	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Atlanta GA 30353	Contingent	
	Atlanta GA 30353  City State Zip Code	Unliquidated	
١,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No No	Other. SpecifyCredit Card or Credit Use	
4.57	Yes Sandrea Vega, MD	Last 4 digits of account number	\$ 1,000.00
4.57	Creditor's Name	East 4 digits of account number	*
	3722 Harlem Ave, #200	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Riverside IL 60546	☐ Unliquidated	
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	— Committee of the comm	
	No	Other. Specify Medical Debt	
	Yes		

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Debtor 1 Angela Frances Document Page 39 of 74 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
		<b>.</b>	
4.58	Scotts Lawn Service	Last 4 digits of account number	<u>\$ 213.00</u>
	Creditor's Name		
	34405 W. 12 Mile Rd., #379	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
Farminator Hills M. 40224		Contingent	
Farmington Hills MI 48331		Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
1	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
'	Check if this claim relates to a community debt	that you did not report as priority claims	
١.,	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Other. Specify Credit Extended to Debtor(s)	
l i	Yes	Other: Specify	
4.59	St. Elizabeth's Hospital	Last 4 digits of account number	<b>\$</b> 250.00
	Creditor's Name		
	1431 N. Claremont Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60622	Unliquidated	
١,	City State Zip Code	Disputed	
`	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	Is the claim subject to offest?	Madical/Daniel Occiden	
1	Yes	Other. Specify Medical/Dental Service	
4.60	St. Mary of Nazareth Hospital	Last 4 digits of account number	<b>\$</b> 1,000.00
4.60	Creditor's Name		* <del></del>
	2233 W. Division	When was the debt incurred? 2013	
	Number Street		
		As of the date you file the plains in Check all that apply	
	<del></del>	As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60622	Contingent	
	City State Zip Code	Unliquidated	
\	Who owes the debt? Check one.	Disputed	
Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ļ į	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		

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Debtor 1	Angela	Frances		<b>DOCH</b>	Page 40 of 74 Case Number (if known)			
	First Name	Middle Name		Last Name				
Part 2:	Your	NONPRIORITY Unsecured Clai	ims - Continua	tion Page				
A £4 1: - 4:	the listing and the second sec							

fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.  Total Claim						
4.61 Stroger Hospital	Last 4 digits of account number unts	<b>\$</b> 427.00				
Creditor's Name						
1901 W. Harrison St.	When was the debt incurred?					
Number Street						
	As of the date you file, the claim is: Check all that apply.					
	Contingent					
Chicago IL 60612	Unliquidated					
City State Zip Code Who owes the debt? Check one.	Disputed					
Debtor 1 only	To Charles and the Charles and					
Debtor 2 only	Type of NONPRIORITY unsecured claim:					
Debtor 1 and Debtor 2 only	Student loans					
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Check if this claim relates to a community debt	that you did not report as priority claims					
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
No	Other. Specify Medical/Dental Services					
Yes	Other. Specify Modification of Hood					
4.62 Suburban Urology Associates	Last 4 digits of account number	<u>\$ 15.00</u>				
Creditor's Name						
3340 S Oak Park Ave	When was the debt incurred?					
Number Street						
Ste 305	As of the date you file, the claim is: Check all that apply.					
	Contingent					
Berwyn IL 60402	Unliquidated					
City State Zip Code	Disputed					
Who owes the debt? Check one.						
Debtor 1 only	To Charles and the Charles and					
Debtor 2 only	Type of NONPRIORITY unsecured claim:					
Debtor 1 and Debtor 2 only	Student loans					
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Check if this claim relates to a	that you did not report as priority claims					
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
No	Other. Specify Medical Debt					
Yes	Other. Specify					
4.63 Synergetic Communication Inc.	Last 4 digits of account number	\$ <u>950.00</u>				
Creditor's Name						
1301 E. 3rd Ave., Ste. 200	When was the debt incurred? 2013					
Number Street						
	As of the date you file, the claim is: Check all that apply.					
	Contingent					
Post Falls ID 83854	Unliquidated					
City State Zip Code Who owes the debt? Check one.	Disputed					
_						
Debtor 1 only	Turn of NANDRIADITY are assured alsire.					
Debtor 2 only	Type of NONPRIORITY unsecured claim:					
Debtor 1 and Debtor 2 only	Student loans  Obligations arising out of a congration agreement or diverse.					
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts					
Is the claim subject to offest?	La pens to pension or pront-sharing plans, and other similar debts					
No	Other. Specify Credit Extended to Debtor(s)					
Yes	Guior. Spooliy					

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Case Number (if known) **Document** Debtor 1 Angela Frances

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim				
4.64	Tronix Country	Last 4 digits of account number	<b>\$</b> 3,600.00				
110.	Creditor's Name	<del></del>					
	8001 Forbes Pl.	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
North Springfield VA 22151		Contingent					
City State Zip Code		Unliquidated					
v	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
ΙĪ	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
Ī	Debtor 1 and Debtor 2 only	Student loans					
ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
		that you did not report as priority claims					
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
19	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts					
Ï	No						
1 7	Yes	Other. Specify					
4.65	Tru Green - Chemlawn	Last 4 digits of account number	<b>\$</b> 100.00				
4.05	Creditor's Name	Lust 4 digits of decodific fidiliser	·				
	1349 Division St.	When was the debt incurred? 2013					
	Number Street						
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	District Sold	Contingent					
	Plainfield IL 60544	Unliquidated					
v	City State Zip Code  Vho owes the debt? Check one.	Disputed					
	Debtor 1 only						
	<b>=</b> '	Toward NONDRIODITY was a sound a leiter					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	s the claim subject to offest?						
	No	Other. Specify Debt Owed					
$\vdash$	_Yes		. 10.00				
4.66	University of IL at Chicago College of Dentistry	Last 4 digits of account number	\$ <u>10.00</u>				
	Creditor's Name	When you do dold become 10					
	801 S Paulina	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
1		Contingent					
	Chicago IL 60612	Unliquidated					
l	City State Zip Code						
Who owes the debt? Check one.		Disputed					
	Debtor 1 only						
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
[	Debtor 1 and Debtor 2 only	Student loans					
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
1 7	Check if this claim relates to a	that you did not report as priority claims					
"	community debt	Debts to pension or profit-sharing plans, and other similar debts					
ls	s the claim subject to offest?	<del>-</del>					
	No	Other. Specify Medical/Dental Service					
	Yes						

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Debtor 1	Angela	Frances		<u> </u>	Page 42 of 74 Case Number (if known)		
	First Name	Middle Name		Last Name			
Part 2:	Your	NONPRIORITY Unsecured Clai	ms - Continua	tion Page			
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim				
4.67	VCA Franklin Park Animal Hosp	Last 4 digits of account number	<u>\$ 226.00</u>				
	Creditor's Name						
	9846 West Grand Ave	When was the debt incurred? 2007					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
Franklin Park IL 60131		Unliquidated					
City State Zip Code		Disputed					
Y	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
[	Check if this claim relates to a	that you did not report as priority claims					
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts					
"	s the claim subject to offest?	<b>B</b> 110 1					
	No	Other. Specify Debt Owed					
4.00	Yes Village of Lyons	Look & digita of account number	<b>\$</b> 105.00				
4.68	Creditor's Name	Last 4 digits of account number	φσσ.σσ				
	7801 W. Ogden Ave.	When was the debt incurred? 2013					
	Number Street	<del></del>					
		As of the date you file, the claim is: Check all that apply.					
	Lyons IL 60534-1216	Contingent					
	City State Zip Code	Unliquidated					
v	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
l î	Check if this claim relates to a	that you did not report as priority claims					
"	community debt	Debts to pension or profit-sharing plans, and other similar debts					
<u> </u>	s the claim subject to offest?						
	No	Other. Specify Fines					
	Yes						
4.69	Work Yard Tools	Last 4 digits of account number	\$ <u>55.00</u>				
	Creditor's Name	When was the debt incurred? 2010					
	PO BOX 406	when was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	Farminadala NV 44705	Contingent					
	Farmingdale NY 11735	Unliquidated					
V	City State Zip Code  Vho owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
		that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
1:	s the claim subject to offest?	2000 to position or profit originity prainty and other original dobto					
	No	Other. Specify Debt Owed					
	Yes						

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Angela Frances Document

List Others to Be Notified for a Debt That You Already Listed

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Debtor 1 Angela Frances

First Name Middle Name

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

SBC/Ameritech

On which entry in Part 1 or Part 2 list the original creditor?

Name

Bill Payment Conter.

SBC/Ameritech		On which entry in Part 1 or Part 2 I	ist the original creditor?
Name Bill Payment Center		Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street	<del></del>		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60663-000	Last 4 digits of account number _	
City	State Zip Code		
Portfolio Recovery Assoc.		On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 120 Corporate Blvd., Ste. 100		Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Norfolk	VA 23502	Last 4 digits of account number _	<del></del>
City	State Zip Code		
Midland Credit Management		On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 2365 Northside Dr		Line 16 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Suite 300			
San Diego	CA 92108	Last 4 digits of account number _	<u></u>
City	State Zip Code		
CEP America		On which entry in Part 1 or Part 2 I	ist the original creditor?
Name P.O. Box 582663		Line 39 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Modesto	CA 95358	Last 4 digits of account number _	unts
City	State Zip Code		
CMRE Financial Services, Inc.		On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 3075 E. Imperial Hwy., #200		Line <sup>39</sup> of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
			unts
Brea City	CA 92821 State Zip Code	Last 4 digits of account number _	unto
City	State Zip Code		

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Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1 Angela

Frances

Add the Amounts for Each Type of Unsecured Claim

**Document** 

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$312.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$312.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	<b>Total claim</b> \$0.00
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$0.00 \$0.00

		Caso 16		ilod 09/21/16	Entered 08/31/16 14:57:22	Desc Main
Fil	ll in this in	formation to iden	tify your case:		5 of 74	
De	ebtor 1	Angela	Frances	Roberts		
De	ebtor 2	First Name	Middle Name	Last Name		
	oouse, if filing)	First Name	Middle Name	Last Name		
Ur	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>l</u>			
	ase Number			(State)		Check if this is an
	f known)	orm 106C				amended filing
		orm 106G	ory Contracts and	Umarrained Las		12/1
Be as nforn additi	complete nation. If n onal page to you hav	and accurate as nore space is needs, write your name any executory of eck this box and s	possible. If two married people eded, copy the additional page, the and case number (if known). contracts or unexpired leases?	are filing together, bot fill it out, number the e your other schedules. Y	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of ou have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B)	f any
<b>e</b> : u	ist separat xample, re nexpired le	ely each person on the second of the second	or company with whom you have cell phone). See the instruction	ve the contract or lease s for this form in the inst	. Then state what each contract or lease is for ruction booklet for more examples of executory	r (for contracts and
	Person or	company with wl	hom you have the contract or le	ease	State what the contract or lea	ase is for
2.1						
	Name				_	
	Number	Street				
	City		State Zip (	Code	-	
2.2						
	Name				•	
	Number	Street			-	
	City		State Zip 0	Code	-	
2.3						
	Name					
	Number	Street			-	
	City		State Zip 0	Code	-	
2.4						
	Name					
	Number	Street			-	
	City		State Zip (	Code	-	
2.5						
	Name				•	
	Number	Street			-	

State Zip Code

City

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Angela	Frances	Roberts
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

### Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	any Additional Pages, write your name and case number (if known). Answer every question.							
1. <b>D</b>	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
	■ No. □ Yes							
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to I	ine 3.						
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?							
	_	nwhich community state or ter	ritory did you live?	Fill	in the name and current address of that person.			
	Name of	your spouse, former spouse or legal equ	uivalent	<del></del> ,				
	Number	Street						
	City		State	Zip Code				
s	-	or Schedule G to fill out Colu			ficial Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the debt  Check all schedules that apply:			
3.1					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.2					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.3					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				

Official Form 106H Record # 713518 Schedule H: Your Codebtors Page 1 of 1

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Fill in this	information to identify yo	our case:	11111.111	47 01 74	
Debtor 1	Angela	Frances	Roberts		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	) First Name	Middle Name	Last Name		
		NORTHERN DISTRICT OF ILLING	nis		
		NORTHERN BIOTRIOT OF ILLING	<u> </u>	Check if this	ie:
(If known)	Jei				nded filing
				A supple	ement showing post-petition
				chapter	13 income as of the following date:
fficial F	Form 106I			 MM / DF	 D / YYYY
				WIWI / DE	77 1111
chedu	ile I: Your Inc	ome			1
-		not filing with you, do not inclu of any additional pages, write yo	_		
Fill in yo	our employment tion		Debtor 1		Debtor 2 or non-filing spouse
attach a	ave more than one job, a separate page with tion about additional ers.	Employment status	Employed  X Not employe	ed	Employed  Not employed
	part-time, seasonal, or ployed work.	Occupation			
	tion may Include student emaker, if it applies.	Employers name			
		Employers address			
		,,			
					,
		How long employed there?			
Part 2:	Give Details About Monthl	ly Income			
		he date you file this form. If you	, have nothing to report t	for any line, write \$0 in the or	anno Ingludo your non filing
	unless you are separated.	ne date you me this form. If you	r nave nothing to report i	ior arry line, write 40 in the 35	Pace. Include your non-ming
-	· ·	ve more than one employer, cor		all employers for that persor	n on the
lines be	low. If you need more space	ce, attach a separate sheet to th	is form.		
				For Debtor 1	For Debtor 2 or non-filing spouse
		y and commissions (before all calculate what the monthly wage	•	\$0.00	\$0.00
. Estima	ate and list monthly overti	me pay.		\$0.00	\$0.00

 Official Form 106I
 Record # 713518
 Schedule I: Your Income
 Page 1 of 2

\$0.00

\$0.00

Calculate gross income. Add line 2 + line 3.

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Document Angela Frances Debtor 1 Case Number (if known) First Name Middle Name Last Name

				For Debtor 1		Debtor 2 or -filing spouse		
C	Сору	line 4 here	4.	\$0.00		\$0.00		
		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. 	\$0.00		\$0.00		
5	5b. <b>N</b>	landatory contributions for retirement plans	5b. 	\$0.00		\$0.00		
5	5c. <b>V</b>	oluntary contributions for retirement plans	5c. _	\$0.00		\$0.00		
5	d. R	lequired repayments of retirement fund loans	5d.	\$0.00		\$0.00		
5	ē. Ir	nsurance	5e.	\$0.00		\$0.00		
5	of. D	omestic support obligations	5f. —	\$0.00		\$0.00		
5	īg. <b>U</b>	Inion dues	5g.	\$0.00		\$0.00		
5	5h. <b>C</b>	Other deductions. Specify:	5h. 	\$0.00		\$0.00		
6. Add	l the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. Calo	culat	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8. List	all	other income regularly received:						
8	Ва.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
8	Bb.	Interest and dividends	8b.	\$0.00		\$0.00		
8	Bc.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
8	3d.	Unemployment compensation	8d	\$0.00		\$0.00		
8	Be.	Social Security	8e. —	\$1,344.00		\$0.00		
8	Bf.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
8	Bg.	Pension or retirement income	8g. 	\$0.00		\$0.00		
8	3h.	Other monthly income. Specify:Pension, Mom's contribution,	8h. —	\$1,831.00		\$0.00		
9. 🖊	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$3,175.00		\$0.00		
10. <b>C</b>	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,175.00 +		\$0.00	<u>.</u> [	\$3,175.00
A	Add 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	<del>+</del> 0,110.00		<b>40.00</b>		ψο, 17 ο.οο
lı 0	nclue other Do ne	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives.  of include any amounts already included in lines 2-10 or amounts that are no lify:	ur dependen	,			11.	\$0.00
12. <b>A</b>	Add	the amount in the last column of line 10 to the amount in line 11. The resu	ult is the com	bined monthly income.			_	
		that amount on the Summary of Schedules and Statistical Summary of Cer		s and Related Data, if it	applies		12.	\$3,175.00
_	χ	ou expect an increase or decrease within the year after you file this form? No. Yes. Explain:	•					

Fill in this in	formation to identify you	ur case:				
Debtor 1	Angela First Name	Frances  Middle Name	Roberts  Last Name	Check if this is:	ed filina	
Debtor 2					ŭ	-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as o	of the following d	ate:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT O	OF ILLINOIS			
Case Number	•			MM / DD / Y	YYYY	
()				A separate	filing for Debtor	2 because Debtor 2
Official F	<u>orm 106J</u>			maintains a	separate house	hold.
Schedul	e J: Your Exp	enses				12/14
Be as complete	and accurate as possib	le. If two married peop	le are filing together, both a	re equally responsible for supplying	ng correct informa	ition. If
more space is r question.	needed, attach another s	heet to this form. On t	he top of any additional pag	ges, write your name and case num	iber (if known). An	swer every
Part 1:	escribe Your Household					
1. Is this a joi	nt case?					
X No. (	Go to line 2.					
Yes. I	Does Debtor 2 live in a so	eparate household?				
	No.					
	Yes. Debtor 2 must	file a separate Schedu	le J.			
-	nave dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		this information for dent	Mother	84	No
Do not st	ate the dependents'					X Yes
names.						X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
	expenses include s of people other than	X No				
	and your dependents?	Yes				
Part 2:	stimate Your Ongoing Mo	nthly Expenses				
Estimate your	expenses as of your bar	nkruptcy filing date un	less you are using this form	as a supplement in a Chapter 13 c	case to report	
the applicable	date.	-		check the box at the top of the form	n and fill in	
	-	=	Ince if you know the value Income (Official Form 1061.)	)	Y	our expenses
4. The rent	al or home ownership ex	xpenses for your resid	ence. Include first mortgage	payments and		
any rent	for the ground or lot.				4.	\$1,151.00
If not inc	cluded in line 4:					
4a. Re	al estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or re	enter's insurance			4b.	\$0.00
4c. Ho	me maintenance, repair,	and upkeep expenses			4c.	\$50.00
4d. Ho	meowner's association or	condominium dues			4d.	\$0.00

Last Name

Case Number (if known) \_\_

Angela Frances Roberts

Middle Name

Debtor 1

First Name

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$400.00 6a. 6a. Electricity, heat, natural gas \$80.00 6b. Water, sewer, garbage collection \$300.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$400.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$60.00 9. Clothing, laundry, and dry cleaning 10. \$40.00 10. Personal care products and services \$150.00 11. Medical and dental expenses 11. \$224.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$150.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 713518 Schedule J: Your Expenses Page 2 of 3

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Debtor	1 Angei	a Frances	Roberts	Case Number (if known)		
	First Nar	ne Middle Name	Last Name			
21.	Other. S	pecify: Pet Care (\$70.00),		_	21.	\$70.00
22	Your mor	nthly expense: Add lines 4 through 2	11.		22.	\$3,075.00
	The resul	t is your monthly expenses.			_	
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined mont	hly income) from Schedule I.		23a	\$3,175.00
	23b.	Copy your monthly expenses from	line 22 above.		23b. <b>-</b>	\$3,075.00
	23c.	Subtract your monthly expenses from			23c.	\$100.00
		The result is your monthly net income	ne.		_	
24.	Do you e	xpect an increase or decrease in yo	ur expenses within the year after you	file this form?		
	For exam	ple, do you expect to finish paying fo	your car loan within the year or do you	ı expect your		
	mortgage	payment to increase or decrease be	cause of a modification to the terms of	your mortgage?		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record # 713518
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this information to identify your case:					
Debtor 1	Angela	Frances	Roberts		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Case Number		the : <u>NORTHERN</u> District of	ILLINOIS (State)		
(If known)					

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	ne summary and schedules filed with this declaration and that they are true and
correct.	
🗶 /s/ Angela Frances Roberts	*
Signature of Debtor 1	Signature of Debtor 2
Date 08/31/2016	Date
MM / DD / YYYY	MM / DD / YYYY

Fill in this information to identify your case: Roberts Debtor 1 Angela Frances Middle Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number Check if this is an (If known) amended filing

#### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.					
Part I: Give Details About Your Marital Status	and Where You Lived Before				
01. What is your current marital status?					
Married					
Not married					
02 During the last 3 years, have you lived anywh	ere other than where you liv	e now?			
■ No.  Yes. List all of the places you lived in the las	et 3 years . Do not include wh	ere vou live now			
Tes. List all of the places you lived in the las	or 3 years. Do not include with	ere you live now.			
Debtor 1	Dates Debtor	1 Debtor 2:		Dates Debtor 2	
03 Within the last 8 years, did you ever live with	lived there	in a community property state	o or torritory? (Community	lived there	
property states and territories include Arizona and Wisconsin.)					
No.					
Yes. Make sure you fill out Schedule H: You	r Codebtors (Official Form 10	6H).			
Part 24 Explain the Sources of Your Income					
O4 Did you have any income from employment of Fill in the total amount of income you received f			<del>-</del>		
If you are filing a joint case and you have incom	ne that you receive together, I	st it only once under Debtor 1.			
No.					
Yes. Fill in the details	Debtor 1		Debtor 2		
	Sources of income	Gross income	Sources of income	Gross income	
	Check all that apply	(before deductions and exclusions)	Check all that apply	(before deductions and exclusions)	

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Case Number (if known)

Roberts

First Name Middle Name Last Name 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) From January 1 of current year until Social security \$1344/monthly disability the date you filed for bankruptcy: Widower's pension \$830.98/monthly From January 1 of current year until the date you filed for bankruptcy: Social security \$18,909 For last calendar year: disability (January 1 to December 31, 2015) Widower's pension \$9,972 For last calendar year: (January 1 to December 31, 2015) Widower's pension \$11,203 For last calendar year: (January 1 to December 31, 2014) Social security \$17,099 For last calendar year: disability (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Debtor 1

Angela

Frances

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Debtor 1	Angela	Frances	Roberts	_	Case Number (if known)		
	First Name	Middle Name	Last Name				
06 Aı	e either Debtor 1's	or Debtor 2's debts primarily	consumer debts?				
	_	or 1 nor Debtor 2 has primari	=		ned in 11 U.S.C. § 101(8)	as	
	•	n individual primarily for a pe	•				
	During the 90	days before you filed for ban	kruptcy, did you pay any	creditor a total of \$6,2	225* or more?		
	☐ No. Go to	line 7					
	No. 00 to	inte 1.					
	Yes. List	below each creditor to whom	you paid a total of \$6,22	5* or more in one or n	nore payments and the		
	total amo	unt you paid that creditor. Do	not include payments for	r domestic support ob	ligations, such as		
	child supp	port and alimony. Also, do no	t include payments to an	attorney for this bank	ruptcy case.		
	* Subject to adjust	ment on 4/01/16 and every 3	years after that for case	s filed on or after the o	late of adjustment.		
	Vec Debter 1 or	Debtor 2 or both have prima	urily consumer debts				
	_	0 days before you filed for ba	=	v creditor a total of \$6	00 or more?		
	No. Go to			,			
	ino. Go to	ome 7.					
	Yes. List	below each creditor to whom	you paid a total of \$600	or more and the total	amount you paid that		
		Do not include payments for o					
	alimony.	Also, do not include payments	s to an attorney for this b	ankruptcy case.			
			Dates of	Total amount paid	Amount you still	owe	Was this payment for
			payments				
		ou filed for bankruptcy, did yo elatives; any general partners				ral partner	••
	-	you are an officer, director, pe				-	
_	-	or a business you operate as a	a sole proprietor. 11 U.S	.C. § 101. Include pay	ments for domestic suppo	rt obligatio	ns,
- Su	ch as child support a	and amnony.					
	No.						
L	Yes. List all payme	ents to an insider.	D. C C	T. (.)	A		· • · · · · · · · · · · · · · · · · · ·
			Dates of payment	Total amount paid	Amount you still owe	Reasor	n for this payment
			1				
		ou filed for bankruptcy, did yo	u make any payments o	r transfer any property	on account of a debt that	benefited	
	ı insider? clude payments on d	lebts guaranteed or cosigned	by an insider.				
	No.		·				
	Yes. List all payme	ents to an insider					
_	,, .		Dates of	Total amount	Amount you still	Reasor	n for this payment
			payment	paid	owe	Include	creditor's name
Part	4 Identify Legal	actions, Repossessions, and	Foreclosures				
		ou filed for bankruptcy, were y			•		
	st all such matters, ir odifications, and con	ncluding personal injury cases tract disputes.	s, small claims actions, d	ivorces, collection suit	s, paternity actions, suppo	ort or custo	ody
_	] No.						
	Yes. Fill in the deta	aile					
_	1 co. 1 iii iii tile dete		Nature of the case	Court or	r agency		Status of the case
	Jpmc Specialty M	Itge VS Angela Roberts	Contract		ounty Clerk of the Court, C	Chancery	Pending
	CASE NUMBER#						On appeal
							☐ Concluded

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Roberts Angela Frances Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes. **List Certain Gifts and Contributions** Part 5: 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? ☐ No. Yes. Fill in the details for each gift. Value of property Describe the property you lost and how Describe any insurance coverage for the loss Date of your the loss occurred Include the amount that insurance has paid. List loss lost Pressure washer, snowblower and an air None 11/01/2015 \$500 compressor, all stolen **List Certain Payments or Transfers** Part 7: 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ∏ No. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$1,800.00 55 E. Monroe Street #3400 Chicago,IL 60603

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Angela Frances Roberts Case Number (if known) Debtor 1 First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still **Identify Property You Hold or Control for Someone Else** 

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Debtor	1	Angela	Frances	Roberts	Case Number (if known)	
		First Name	Middle Name	Last Name		
	-	you hold or control any pro someone.	operty that someo	ne else owns? Include any property y	ou borrowed from, are storing for, or hol	d in trust
	1	No.				
	$\Box$	Yes. Fill in the details.				
			Wh	ere is the property?	Describe the property	Value
_		Give Details About Env	ivanus antal Informa	No.		
Par	1 10	Give Details About Env	ironmentai informa	tion		
For t	he p	ourpose of Part 10, the foll	owing definitions	apply:		
h	azaı	rdous or toxic substances	, wastes, or mater	ocal statute or regulation concerning ial into the air, land, soil, surface wat cleanup of these substances, wastes	- · · <del>-</del>	
		means any location, facilit used to own, operate, or u			whether you now own, operate, or utilize	
		rdous material means any tance, hazardous material	_	ental law defines as a hazardous wa ninant, or similar term.	ste, hazardous substance, toxic	
Repo	ort a	III notices, releases, and p	roceedings that yo	ou know about, regardless of when th	ney occurred.	
24	Has	any governmental unit no	tified you that you	may be liable or potentially liable ur	der or in violation of an environmental la	w?
	1	No.				
	$\Box$	Yes. Fill in the details.				
			Gov	vernmental unit	Environmental law, if you know it	Date of notice
25	Have	e you notified any governr	nental unit of any	release of hazardous material?		
	=	No. Yes. Fill in the details.				
			Gov	vernmental unit	Environmental law, if you know it	Date of notice
26	Have	e you been a party in any j	udicial or adminis	trative proceeding under any enviror	nmental law? Include settlements and ord	ers.
	_	No. Yes. Fill in the details.				
	ш	res. I ili ili tile detalis.	Cou	urt or agency	Nature of the case	Status of the case
Par	t 11:	Give Details About You	r Business or Conn	ections to Any Business		
27	With	nin 4 years before you filed	l for bankruptcy, d	id you own a business or have any o	of the following connections to any busine	ess?
		A sole proprietor or sel	f-employed in a tra	ade, profession, or other activity, eith	ner full-time or part-time	
		A member of a limited I	iability company (	LLC) or limited liability partnership (	LLP)	
		A partner in a partnersl	nip			
		An officer, director, or i	managing executiv	ve of a corporation		
		_		quity securities of a corporation		
		No. None of the above appl	ies. Go to Part 12.			
	=	• •		letails below for each business.		
		nin 2 years before you filed itutions, creditors, or other		id you give a financial statement to a	nnyone about your business? Include all f	ïnancial
	1	No.				
	$\Box$	Yes. Fill in the details.				
			Date	issued		

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 Debtor 1
 Angela
 Frances
 Roberts
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Fait 12. Sign Below					
answers are true and correct. I understand that making	I Affairs and any attachments, and I declare under penalty of perjury that the g a false statement, concealing property, or obtaining money or property by fraud es up to \$250,000, or imprisonment for up to 20 years, or both.				
✗ /s/ Angela Frances Roberts	×				
Signature of Debtor 1	Signature of Debtor 2				
Date 08/31/2016 MM / DD / YYYY	Date				
Did you attach additional pages to Your Statement of	Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes. Name of person	. Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).				

			Eilad 09/21/16	Entered 08/31/16 14:57:22	Desc Main
FIII IN THIS I	nformation to identify y	our case:		0 of 74	
Debtor 1	Angela	Frances	Roberts		
	First Name	Middle Name	Last Name		
Debtor 2	·				
(Spouse, if filing)	First Name	Middle Name	Last Name		
	s Bankruptcy Court for the	:NORTHERN DISTRIC	T OF ILLINOIS EASTERN		
DIVISION	District of <u>ILLINOIS</u>		(State)		Check if

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- $\blacksquare$  creditors have claims secured by your property, or
- $\blacksquare$  you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Yo	List Your Creditors Who Have Secured Claims				
For any creditors information belov		s Who Have Claims Secured by Property (Official Form 106D	)), fill in the		
Identify the credit	or and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?		
Creditor's name:  Description of property securing debt:	Chase MTG  4027 Prescott Avenue Lyons IL 60534 - Primary Residence	■ Surrender the property  □ Retain the property and redeem it □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]:	□ No ■ Yes		
Creditor's name:  Description of property securing debt:	Illinois Title Loans 2003 Honda CR-V with over 185,000 miles	<ul> <li>☐ Surrender the property</li> <li>☐ Retain the property and redeem it</li> <li>☐ Retain the property and enter into a Reaffirmation Agreement.</li> <li>☐ Retain the property and [explain]:</li> </ul>	□ No ■ Yes		
Creditor's name:  Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes		
Creditor's name:  Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes		

Debtor 1

Part 2:

Angela

Case 16-28009

Doc 1

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Desc Main

First Name

**List Your Unexpired Personal Property Leases** 

fill in the information below. Do not list real estate l	ulisted in Schedule G: Executory Contracts and Unexpired Le leases. Unexpired leases are leases that are still in effect; the operty lease if the trustee does not assume it. 11 U.S.C. § 365(	lease period has not yet
Describe your unexpired personal property lea	ses	Will the lease be assumed?
Lessor's name:		□ No
Lessoi s fiame.		Yes
Description of leased property:		□ Tes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		No
Description of leased property:		☐ Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicates bersonal property that is subject to an unexpired lea	ted my intention about any property of my estate that secures ase.	a debt and any
/s/ Angela Frances Roberts Signature of Debtor 1	Signature of Debtor 2	
Date _Dated: 08/31/2016	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re						
An	gela Frances	Roberts / Debto	or		Case No:		
					Chapter:	Chapter 7	
			DISCLOSURE OF CO	MPENSATION OF ATTORNE	Y FOR DEI	BTOR	
	npensation pa	aid to me within o	one year before the filing of	(b), I certify that I am the attorney the petition in bankruptcy, or agre- emplation of or in connection with	eed to be paid	d to me, for servi	ces
	For legal se	ervices, I have ag	reed to accept	\$2,895.00			
	Prior to the	e filing of this sta	tement I have received	\$1,800.00			
	Balance Du	ue		\$1,095.00			
2.	The source	of the compensa	tion paid to me was:				
	Debto	or(s)	Other: (specify				
3.	The source	of compensation	to be paid to me is:				
	Deb	tor(s)	Other: (specify				
4.		not agreed to sha law firm.	- `	pensation with any other person u	inless they ar	re members and a	ssociates
		law firm. A copy		sation with a other person or person with a list of the names of the per			
5.	In return for case, includ		osed fee, I have agreed to re	ender legal service for all aspects of	of the bankru	ptcy	
	a. Analys	sis of the debtor'	s financial situation, and ren	ndering advice to the debtor in det	ermining wh	ether to file a pet	ition in
	bankru	iptcy;					
	b. Prepara	ation and filing o	f any petition, schedules, st	atements of affairs and plan which	h may be req	uired;	
	c. Repres	sentation of the d	ebtor at the meeting of cred	itors and confirmation hearing, an	d any adjour	ned hearings ther	eof;
	d. Repres	sentation of the d	ebtor in adversary proceeding	ngs and other contested bankruptc	y matters;		
	e. [Other	provisions as ne	eded]				
6.	By agreeme	ent with the debto	or(s), the above-disclosed fe	e does not include the following s	ervice:		
cha			<del>-</del>	dates, amendments to schedule ner contested matters except the fir	-	-	conversions to another
		payment to	the foregoing is a complete	CERTIFICATION e statement of any agreement or an	rrangement fo	or	
		me for represent Date: 08/31/2	eation of the debtor(s) in this	s bankruptcy proceedings. /s/ David Derrick Lugardo			
		Date Date		Signature of Attorney			
				Geraci Law L.L.C.			

713518 Page 1 of 1 Record #

Name of law firm

Case 16-28009 Doc 1 File GOS LAW Entered 08/31/16 14:57:22 Desc Main National Headquarters: 55 E. Monroe Street #3400 Chicago, IL 60603 31/332.1800 help@geracilaw.com

Date: 7/1/2016

Consultation Attorney: MEZ

Record #: 713-518



#### **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. So do other payments. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

**Debts not discharged** if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: 7/01/16

X Angela F. Roberts X (Joint Debtor)

X Attorney for the Debtor(s). Representing Geraci Law L.L.C. rev 160620

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Angela Frances Roberts / Debtor	Bankruptcy Docket #:
	Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/31/2016 /s/ Angela Frances Roberts

**Angela Frances Roberts** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Angela Frances Roberts / Debto

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/31/2016	/s/ Angela Frances Roberts		
	Angela Frances Roberts		

Dated: 08/31/2016 /s/ David Derrick Lugardo

Attorney: David Derrick Lugardo

Form B 201A. Notice to Consumer Debtor(s) Record # 713518 Page 2 of 2 Case 16-28009 Doc 1 Filed 08/31/16 Entered 08/31/16 14:57:22 Desc Main Document Page 67 of 74

ebtor	1 Angela	Frances	Roberts	Case Number	(if known)	
CDIO	First Name	Middle Name	Last Name			
Part	6: Answer These Question	s for Reporting Purposes				_
16. What kind of debts do		16a. Are your debts as "incurred by an	primarily consumer di individual primarily for a	lebts? Consumer debts are personal, family, or househo	defined in 11 U.S.C. § 101(8) ld purpose."	
	you have?	No. Go to line Yes. Go to line				***************************************
		16b. Are your debts	primarily business do	ebts? Business debts are debugh the operation of the bus	ebts that you incurred to obtain incurred to obtain	a de la constante de la consta
		money for a busin	eas of investment of and	yagii alo opolation el alle ale		
		□No. Go to line □Yes. Go to lin				***************************************
		16c. State the type of c	lebts you owe that are no	ot consumer debts or busines	es debts.	
17.	Are you filing under Chapter 7?	<del>_</del>	ng under Chapter 7. Go t			***************************************
	Do you estimate that after	Yes. I am filing un administration	nder Chapter 7. Do you ve expenses are paid tha	estimate that after any exem at funds will be available to di	pt property is excluded and stribute to unsecured creditors?	
	any exempt property is	No.				
	excluded and administrative expenses	<u>-</u> □v				
	are paid that funds will be	∐Yes.				
	available for distribution					
	to unsecured creditors?			000 5 000	25,001-50,000	
18.	How many creditors do	☐ 1-49 ■ 50-99		,000-5,000 ,001-10,000	☐ 50,001-100,000	
	you estimate that you owe?	■ 50-99 □ 100-199		0,001-25,000	☐ More than 100,000	
	OHC.	200-999				
	11 2	☐ \$0-\$50,000	П\$	1,000,001-\$10 million	□\$500,000,001-\$1 billion	
19.	How much do you estimate your assets to	\$50,001-\$100,00		10,000,001-\$50 million	□\$1,000,000,001-\$10 billion	
	be worth?	\$100,001-\$500,0		50,000,001-\$100 million	□\$10,000,000,001-\$50 billion	
-		□ \$500,001-\$1 mill		100,000,001-\$500 million	☐ More than \$50 billion	
20.	How much do you	\$0-\$50,000	□\$	1,000,001-\$10 million	☐\$500,000,001-\$1 billion	
20.	estimate your liabilities	<b>550,001-\$100,00</b>	o 🗖 \$	10,000,001-\$50 million	\$1,000,000,001-\$10 billion	
	to be?	\$100,001-\$500,0	<del>-</del>	50,000,001-\$100 million	\$10,000,000,001-\$50 billion	
		☐ \$500,001-\$1 mill	ion 🔲 \$	100,000,001-\$500 million	☐ More than \$50 billion	
Pa	rt 7: Sign Below					
	you	I have examined this p	petition, and I declare und	der penalty of perjury that the	information provided is true and	
***************************************		If I have chosen to file of title 11, United State under Chapter 7.	under Chapter 7, I am a es Code. I understand th	ware that I may proceed, if e e relief available under each	ligible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed	
	4.	If no attorney represer	nts me and I did not pay obtained and read the n	or agree to pay someone who tice required by 11 U.S.C. §	o is not an attorney to help me fill out 342(b).	
		-		of title 11, United States Cod		
**************************************		I understand making a with a bankruptcy cas 18 U.S.C. §§ 152, 134	e can result in fines up to	aling property, or obtaining m o \$250,000, or imprisonment	oney or property by fraud in connection for up to 20 years, or both.	
WAR COLUMN TO THE OWNER OF THE OWNER OF THE OWNER OF THE OWNER OWN		* ang	ela F. Re	oberts *	Signature of Debtor 2	
material parties		Signature of De	5.67			
		Executed on	<u>8 /3 /</u> /2016		Executed on	
***************************************		Executed Oil	MM / DD / YYYY		MM / DD / YYYY	

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Debtor 1	Angela	Frances	Roberts
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of	ILLINOIS
			(State)
Case Numbe			

#### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney	to help you fill out bankruptcy forms?
■ No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summa correct.	ry and schedules filed with this declaration and that they are true and
( ) 1 AD 1 +)	
* (Ingela F. Koberts) Signature of Rebtor 1	Signature of Debtor 2
Date: 8/31/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Debtor 1	Angela	Frances	Roberts	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below	
I have read the answers on this Statement of Financial Affairs and an answers are true and correct. I understand that making a false state in connection with a bankruptcy case can result in fines up to \$250,118 U.S.C. §§ 152, 1341, 1519, and 3571.	ment, concealing property, or obtaining money or property by fraud
* Angela F. Roberts &	Signature of Debtor 2
Date <u>8 /3/ /2016</u> MM / DD / YYYY	DateMM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affa	irs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	
Did you pay or agree to pay someone who is not an attorney to help	you fill out bankruptcy forms?
■No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

or 1 Angela	Frances	Document Page 70 of	74 Number (if known)
First Name	Middle Name	Last Name	
10 21	pired Personal Property Leas		
nny unexpired personal	property lease that you list	ted in Schedule G: Executory Contracts and Unexpire es. Unexpired leases are leases that are still in effect	ed Leases (Official Form 106G), t: the lease period has not vet
		rty lease if the trustee does not assume it. 11 U.S.C. §	
, , , , , , , , , , , , , , , , , , , ,			
Describe your unexpire	d personal property leases		Will the lease be assumed?
essor's name:			□ No
			Yes
Description of leased property:	1		
_essor's name:			□ No
Description of leased	1		☐ Yes
property:			
_			No
_essor's name:			
Description of leased	d		2.55
property:			
Lessor's name:			□No
			☐Yes
Description of leased property:	d		
oroperty.			
Lessor's name:			
Description of losses	4		□Yes
Description of lease property:	u .		
			□No
Lessor's name:			
Description of lease	d		
property:			
Lessor's name:			□ No
LOGGO, O Marilo.			☐ Yes
Description of lease	ed		·
property:			
art 3: Sign Below			
			and a debt and any
		d my intention about any property of my estate that s	secures a debt and any
onal property that is s	ubject to an unexpired leas	е.	

\* Jungla F. Roberts \* Signature of Debtor 2

Date Dated: 8 /31 /20

Date\_ MM / DD / YYYY

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### DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, 1. divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE-SURE OUR PETITION IS ACCURATE!!!!

Dated: 8 / 31

Angela J. Roberts
Angela Frances Roberts

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Angela Frances Roberts / Debtor

Bankruptcy Docket #:

Judge:

### VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DEGLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 8 131 /2016

ngela Frances Roberts

X Date & Sign

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Debtor	1	Angela	Frances	Roberts		Case !	Number (if kno	wn)				
		First Name	Middle Name	Last Name								
						Colum Debto			Colum Debto non-fil	7.00 Television (1.00		****
Ω IIn	omi	oloyment compe	neation				\$0.00			\$0.00		
Do	not	enter the amoun	t if you contend that the amount rec	eived was a benefit			<del>\$0.00</del>			φυ.υυ		***************************************
un	der	the Social Securit	by Act. Instead, list it here:									
Fo	er yo	u										***************************************
Fo	r yc	ur spouse										MANAGEMENT
		on or retirement t under the Socia	income. Do not include any amoun I Security Act.	t received that was a			\$0.00			\$0.00		
Do as	no a v	t include any ben ictim of a war crir	sources not listed above. Specify the efits received under the Social Secune, a crime against humanity, or interest list other sources on a separate pa	urity Act or payments receivernational or domestic								
		Pension		<b>9 ,</b>			\$831.00		\$	0.00		
10						\$	0.00			\$0.00		
		otal amounts fron	n separate pages, if any.	,			\$831.00			\$0.00		
11 C:	alcu	late vour total cu	urrent monthly income. Add lines 2	through 10 for each						•	г	**************************************
			otal for Column A to the total for Co			<b>L</b>	\$831.00	+	<b>L</b>	\$0.00	= L	\$831.00
Part	2:	Determine W	Thether the Means Test Applies to Yo	, M								
			t monthly income for the year. Follow									
		-	current monthly income from line 11	•		. Copy	line 11 here	•		12a.	***********	\$831.00
		Multiply by 12 (th	ne number of months in a year).							£		x 12
12	b.		r annual income for this part of the f	orm.						12b.	*************	\$9,972.00
13. C	alcu	late the median t	family income that applies to you.	Follow these steps:								
	ll in	the state in which	a vou live	- I								
171	11 111	ine state in which	i you live.	IL								
Fi	ll in	the number of pe	ople in your household.	2								
To	o fin	d a list of applical	y income for your state and size of i ble median income amounts, go onl n. This list may also be available at	ine using the link specified	in the separate					13.		\$63,896.00
14. H	ow (	do the lines com	pare?									
14a. x ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse.  Go to Part 3.												
14b. Line 12b is more than line 13. On the top of page 1, check box 2, <i>The presumption of abuse is determined by Form 122A-2.</i> Go to Part 3 and fill out Form 122A-2.												
Part 3: Sign Below												
agent wowspan		By signing here,	I declare under penalty of perjury ti	at the information on this s	statement and in a	any atta	achments is t	rue a	nd corre	ct.		
		Ano		erts								
***************************************		Date::	<u>131</u> /2016									
		If you checked li	ne 14a, do NOT fill out or file Form	122A-2.								
			ne 14b, fill out Form 122A-2 and file									

Form B 201A, Notice to Consumer Debtor(s)

In re Angela Frances Roberts / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 8 /31 /2016

Angela Frances Roberts

X Date & Sign

Dated: 8/31/2016

Attorney: David Derrick Lugardo

Form B 201A, Notice to Consumer Debtor(s)

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